

EXHIBIT 4

WHITESTONE LEGAL GROUP

AFFIDAVIT OF COMPLIANCE

Affidavit of Compliance

I, MELISSA K. COOK as representative affiliated with and under contract to Whitestone Legal Group, The Sands Law Group, LLP, in my role as a Member, Partner, Employee or Independent Contractor of Whitestone, confirm that I have conducted a personal and face-to-face presentation with _____ (Client's Full Legal Name) to review Client's file and present all relevant information regarding Whitestone's representation of Client, as it relates to Whitestone's Client Retainer Agreement to provide legal representation on behalf of Client, including debt resolution and financial workout services. I confirm that Client has executed the Client Retainer Agreement on this date and such execution has taken place in my presence following my in-person meeting with Client. This Affidavit of Compliance establishes a written record to verify compliance with any and all applicable local, state or federal laws or regulations (collectively the "Applicable Laws"), including, but not limited, to the Telemarketing and Consumer Fraud and Abuse Prevention Act, 15 U.S.C. 6101-08, and the Telemarketing Sales Rule, as amended, 16 C.F.R. Part 310; 75 Fed. Reg. 48458, 48522.

The following subjects were reviewed with Client in writing and, where appropriate, orally or in response to questions regarding such representation:

- 1) That debt resolution which alters the terms of payment of unsecured debt might have a negative effect on Client's credit and that Whitestone does not clean up, fix, or repair credit. The program may also result in Client being subject to collections or sued by creditors or debt collectors and may increase the amount of money the customer owes due to the accrual of fees and interest.
- 2) That the scope of Whitestone's representation of Client is specifically limited to the following:
 - a. Determine which specific debt resolution option is most appropriate for Client, including an initial review of their budget, income and debt;
 - b. Review Client's current unsecured debt burden and thereafter negotiate and attempt to negotiate settlements with Client's creditors in an effort to modify or restructure Client's current unsecured debt;
 - c. Provide litigation defense as outlined in the Letter of Engagement.
- 3) A full review of all fees and costs associated with the representation of the Client.
- 4) That Whitestone maintains a Performance Guarantee for each individual account entered by Client into the Whitestone debt resolution plan, of a minimum of settlement debt reduction of thirty-five percent (35%) of the debt's face value at the time of settlement, including interest, penalties, cost and late fees, as outlined further in the Terms and Conditions of the Engagement Letter. In the event that Whitestone does not meet this minimum standard for a particular account, it shall refund the pro rata share of all fees and costs paid to Whitestone for such work and Whitestone shall settle that individual account for Client at no additional cost. Exceptions to the minimum Performance Standard include: client skipping or defaulting on plan and/or settlement payments, Client's failure to accept a proposed settlement of at least a thirty-five percent (35%) reduction of an enrolled debt, any enrolled debts that become subject to a lawsuit during representation, any debts with a balance transfer or cash advance within six months of enrollment, any debts with a balance of less than \$1,000 at time of this Agreement's execution, any debts with a credit union and any debt being garnished or subject to voluntary garnishment.
- 5) Client has been advised that the attorney or paralegal who conducted the initial meeting with Client limits their scope of representation or presentation to that initial meeting and review of the Client's file. The Client was made aware that the actual supervising attorney for their file may be a different attorney of the law firm who is licensed in their state.
- 6) A full review of the arbitration provision, including the fact that, by electing to go to arbitration, both parties are waiving certain rights, including the right to a trial in a court of law.
- 7) Client has been advised of and given an opportunity to review Whitestone's Privacy Policy.

Names of all attendees: _____

Start Time: 7:00 PM

End Time: 7:30 PM

Location of Meeting: _____

Have any materials been provided or presented to the attendees in addition to the Enrollment Documents, the Face to Face Script, and the Face to Face PowerPoint Presentation? (NO) YES (Circle One)

If so, indicate here and scan/upload all such additional documents or materials: _____

I affirm the above statements are true and accurate.

Executed on this Date: 5-22-2020

Representative on behalf of Whitestone:

Name: MELISSA K. COOK

Signature: Melissa K. Cook

I affirm the above statements are true and accurate.

Client Name: _____

Signature: _____

Sign Here